

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants:	Winterer et al.	Customer No.:	21003
Serial No. :	10/757,317	Examiner:	Liu, Chia-Yi
Filed :	01/14/2004	Group Art Unit:	3696
For :	FINANCIAL TRANSACTION CARD WITH AUTOMATIC PAYMENT FEATURE		

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

**FILED ELECTRONICALLY MAY 5, 2009**

Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is filed in response to the non-final Office Action mailed on November 5, 2008. A three-month extension of time is respectfully requested. Any fees can be charged to our Deposit Account No. 02-4377.

**Amendments to the claims** begin on page 2 of this paper.

**Remarks** begin on page 5 of this paper.